

In re:
Susan M. Boltz-Rubinstein
Debtor

Case No. 10-16541-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db Susan M. Boltz-Rubinstein, 3444 Wiltshire Rd, Furlong, PA 18925-1239
12171939 +AES/PHEAA, PO BOX 8183, HARRISBURG PA 17105-8183
12274272 +Bucks County Tax Claim Bureau, c/o John A. Torrente, Esq, 55 E. Court Street,
Doylestown, Pa 18901-4318
12170282 +Devonshire Estates Community Association, c/o Stefan Richter, Esquire,
Clemons Richter & Reiss, P.C., 107 E. Oakland Ave, Doylestown, PA 18901-4610
12165310 Goulston & Storrs P.C., c/o Douglas B. Rosner, Esq., 400 Atlantic Avenue,
Boston MA 02110-3333
12232249 +Midland Credit Management, Inc., 2365 Nortsides Drive, Suite 300, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: bankruptcy@phila.gov Sep 17 2016 02:08:49 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2016 02:08:41 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12172804 EDI: BECKLEE.COM Sep 17 2016 01:48:00 American Express Bank, FSB, c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
12184694 +EDI: ACCE.COM Sep 17 2016 01:48:00 Asset Acceptance LLC, PO BOX 2036,
Warren, MI 48090-2036
12327397 +EDI: BANKAMER.COM Sep 17 2016 01:48:00 BAC Home Loan Servicing, LP, Attn: Bankruptcy Dept,
Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
12108371 EDI: IRS.COM Sep 17 2016 01:48:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114-0326
12153107 EDI: JEFFERSONCAP.COM Sep 17 2016 01:48:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
13013883 EDI: PRA.COM Sep 17 2016 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
12188487 +EDI: PRA.COM Sep 17 2016 01:48:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067
12108379 E-mail/Text: bankruptcygroup@ugcorp.com Sep 17 2016 02:08:38
United Guaranty Residential Insurance, Company Of North Carolina, PO Box 20327,
Greensboro, NC 27420-0327
12117305 +EDI: WFFC.COM Sep 17 2016 01:48:00 Wells Fargo Financial National Bank, 4137 121st Street,
Urbandale, IA 50323-2310
12144567 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2016 02:07:29
pennsylvania department of revenue, bankruptcy division po box 280946,
harrisburg, pa 17128-0946

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedpne.com
DANIEL P. WOTHERSPOON on behalf of Defendant BANK OF AMERICA dwotherspoon@reedsmith.com
EDWARD J. DIDONATO on behalf of Creditor McNaull Ebel Nawrot & Helgren PLLC
edidonato@foxrothschild.com, brian-oneill-fox-5537@ecf.pacerpro.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

EDWARD J. DIDONATO on behalf of Creditor Hagens Berman Sobol Shapiro LLP
edidonato@foxrothschild.com, brian-oneill-fox-5537@ecf.pacerpro.com
ERAN RUBINSTEIN on behalf of Plaintiff Susan M. Boltz-Rubinstein eran.rubinstein@yahoo.com
ERAN RUBINSTEIN on behalf of Debtor Susan M. Boltz-Rubinstein eran.rubinstein@yahoo.com
HILARY B. BONIAL on behalf of Creditor BAC Home Loan Servicing LP
hbonial@nbsdefaultservices.com, notice@bkcyllaw.com
JASON BRETT SCHWARTZ on behalf of Defendant United Guaranty Residential Insurance Company of
North Carolina jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JENNIFER P. KNOX on behalf of Defendant BAC HOME LOANS SERVICING, L.P. jknox@reedsmith.com
JOHN A. TORRENTE on behalf of Creditor Bucks County Tax Claim Bureau
jtorrente@begleycarlin.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor National Residential Assets Corp., as servicer
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KENNETH D. HENDERSON on behalf of Creditor PA Dept of Revenue RA-occbankruptcy@state.pa.us,
RA-occbankruptcy6@state.pa.us
SAMUEL ISRAEL on behalf of Creditor Hagens Berman Sobol Shapiro LLP sisrael@foxrothschild.com
STEFAN RICHTER on behalf of Creditor Devonshire Estates Community Association
srichter@clemonslaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 16

Information to identify the case:

Debtor 1	<u>Susan M. Boltz-Rubinstein</u>	Social Security number or ITIN	xxx-xx-3846
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 10-16541-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan M. Boltz-Rubinstein

9/15/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.